

Financial Planning, Asset Allocation & Multi Asset Portfolio

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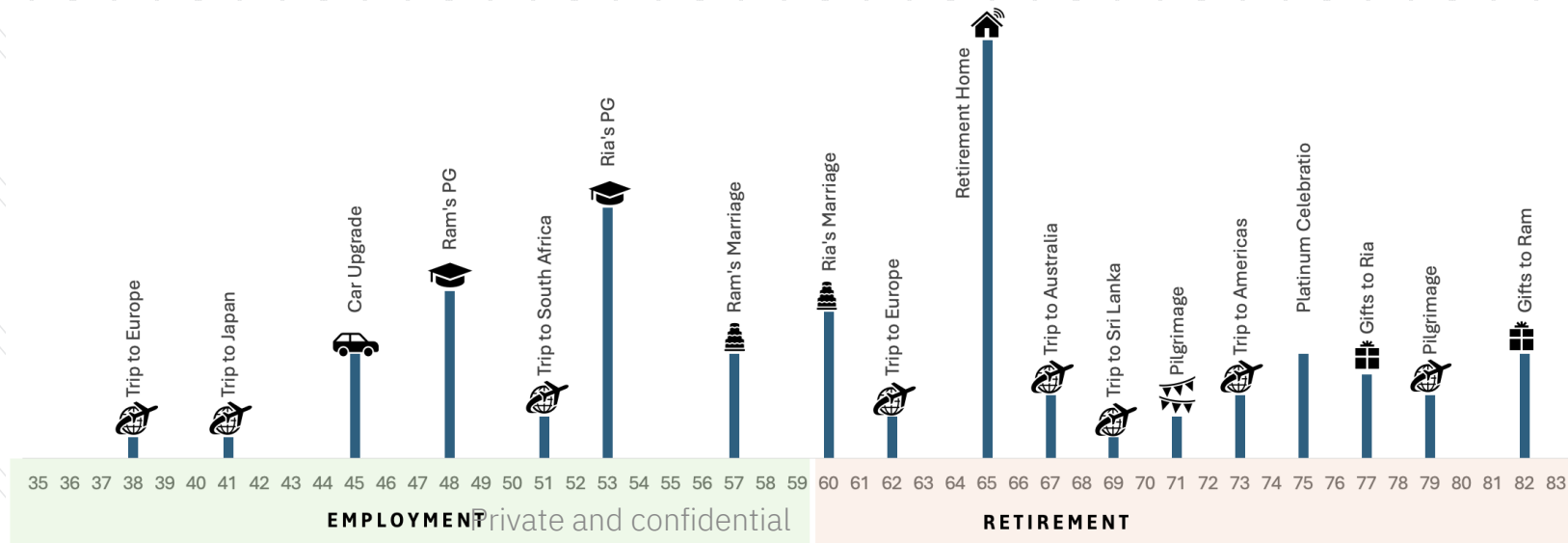


A personalized financial plan paves path to achieving life goals



A financial plan translate life goals into clear, measurable, & time bound financial goals.

-  Buy a House
-  Upgrade Cars
-  Higher Education
-  Marriage
-  Debt Free
-  Retirement
-  Travel
-  Gifts and Legacy
-  Protection against rising inflation



Goals need careful planning due to surging costs and soaring inflation



Business Standard

Thursday, December 05, 2024 | 04:43 PM IST EN | Hindi

Home Latest E-Paper Markets BS at 50 Opinion Elections India News Portfolio

Home / Industry / News / India's workforce faces rising medical inflation, reveals report

India's workforce faces rising medical inflation, reveals report

The report also revealed nearly 59 per cent skip their annual health checkups, while 90 per cent neglect regular doctor consultations to monitor their health

Anjali Singh | Mumbai

2 min read Last Updated : Nov 21 2023 | 5:37 PM IST



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In a study shedding light on the health of India's workforce, a new report by insurtech company Plum, titled "Health Report of Corporate India 2023," revealed that India has one of the highest medical inflation rates in Asia, reaching 14 per cent. This surge in healthcare costs has put a financial burden on employees, with 71 per cent bearing the financial burden by personally covering their healthcare expenses.

https://www.business-standard.com/industry/news/india-s-workforce-faces-rising-medical-inflation-reveals-report-123112100809_1.html



Business Standard

Thursday, December 05, 2024 | 04:55 PM IST EN | Hindi

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Home / Finance / Personal Finance / Studying in the UK costs Rs 30-40 lakh/year: Key factors to consider

Studying in the UK costs Rs 30-40 lakh/year: Key factors to consider

Study abroad: With rising tuition fees, living expenses, and unpredictable currency fluctuations, managing your finances effectively is crucial

Surbhi Gloria Singh | New Delhi

7 min read Last Updated : May 21 2024 | 4:27 PM IST



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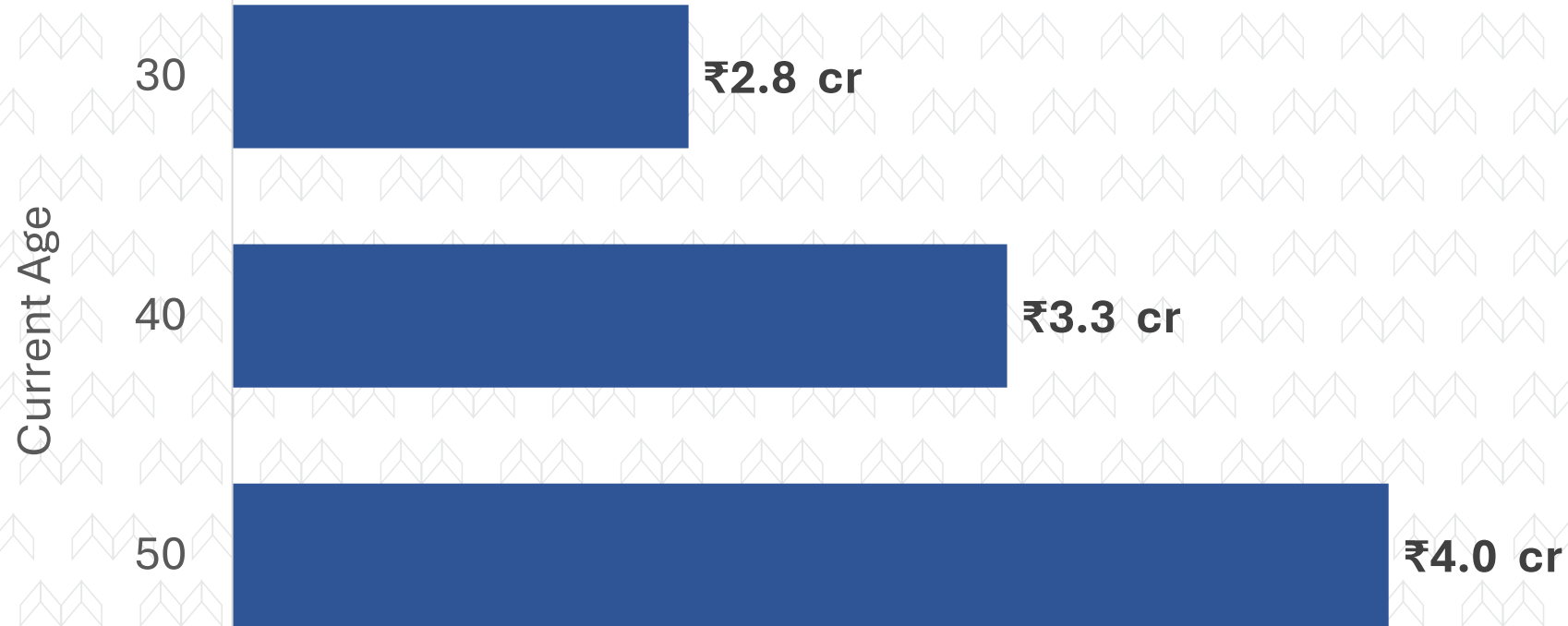
Are you ready to spend up to Rs 30-40 lakh per year for your child's education abroad? On average, studying at a college in the UK costs about that much, which is lower than the expenses in the US and Australia. College abroad is expensive. For many middle and upper-middle-class families, hence, the dream of sending their child to a top college abroad requires careful financial planning.

https://www.business-standard.com/finance/personal-finance/studying-in-the-uk-costs-rs-30-40-lakh-year-key-factors-to-consider-124052100941_1.html

Early start makes meaningful difference to cost of goals



Corpus needed today to retire at 60 with Rs 2 lakhs of net monthly income
(assuming inflation at 10%, and post tax returns at 12% (Gross ~ 14%), life span of 85 years)



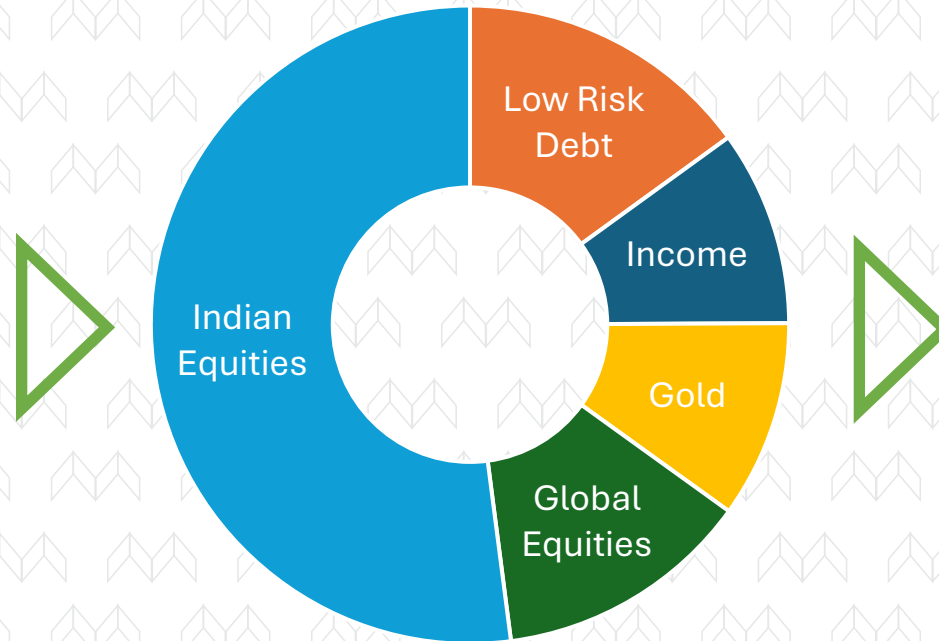
Asset allocation helps translate financial plan into action



Personal and Financial Information

- Income - Expenses
- Future Savings
- Current Investments
- Loans and Liabilities
- Future Goals
- Retirement Plans
- Risk Preferences

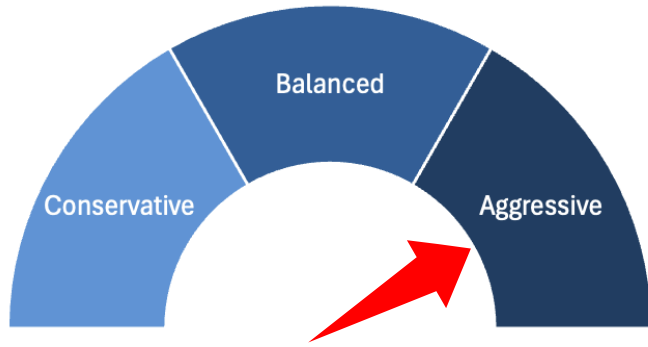
Strategic Asset Allocation



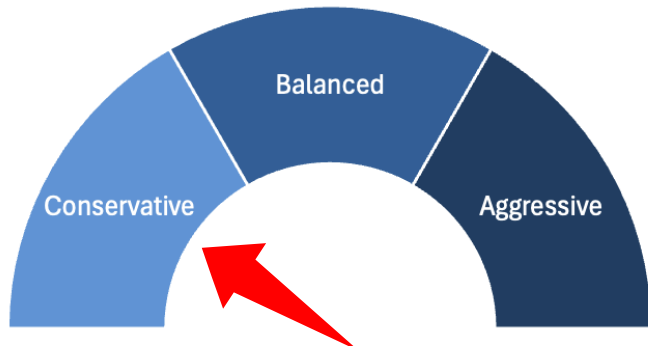
Investment Portfolio

US Opportunities Mutual Fund	₹₹₹₹
Gold ETF	₹₹₹₹
REIT (Dir)	₹₹₹₹
Arbitrage Fund (Dir)	₹₹₹
NCD	₹₹
Large Cap Fund (Dir)	₹₹₹₹
Flexi Cap Fund (Dir)	₹₹₹
Small Cap Fund (Dir)	₹₹₹
Value-Growth Fund	₹₹

Asset allocation should be tailored to your individual needs.....

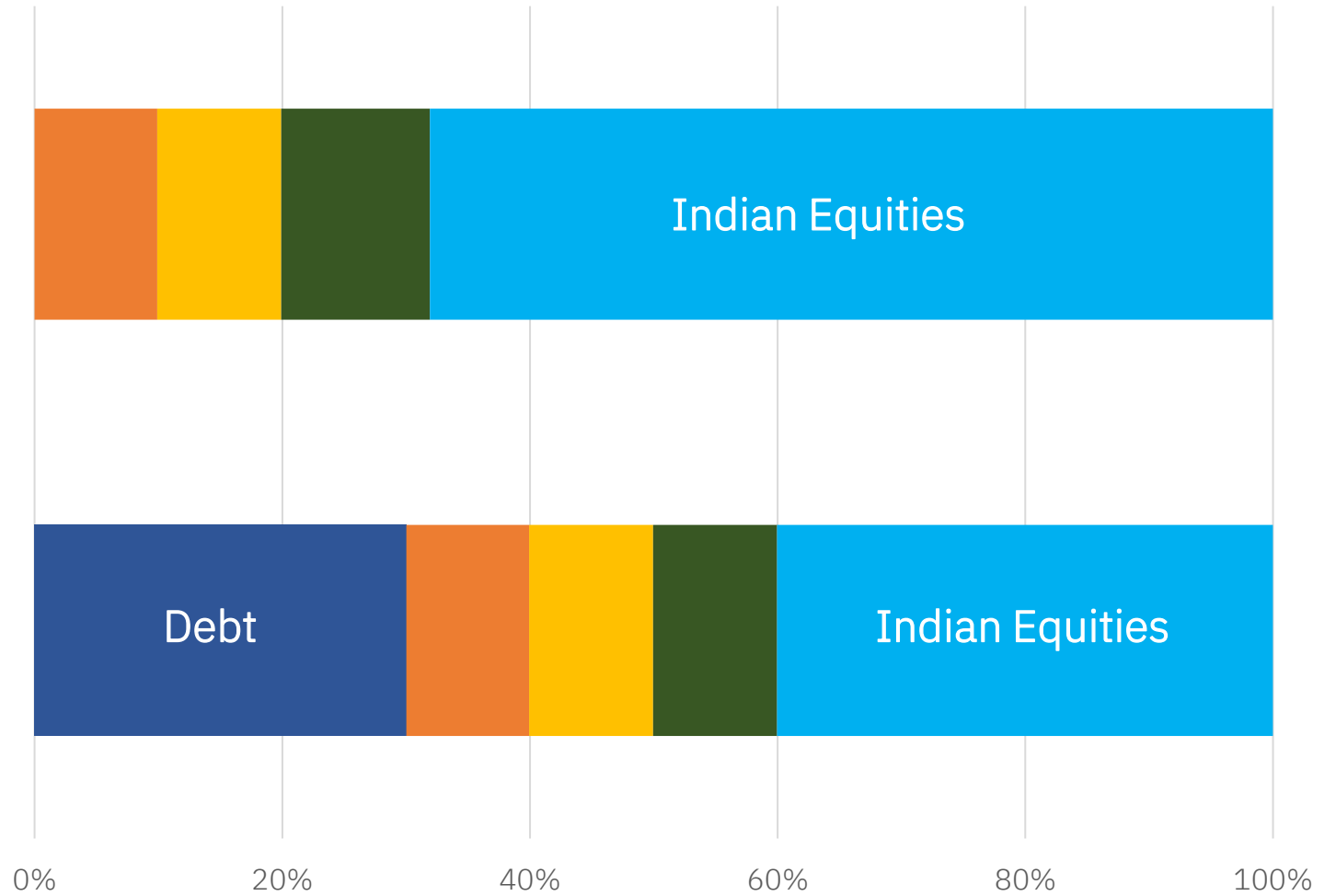


An investor in her 30s with distant goals and foreseeable savings



An investor with conservative retirement goals seeking certainty of returns

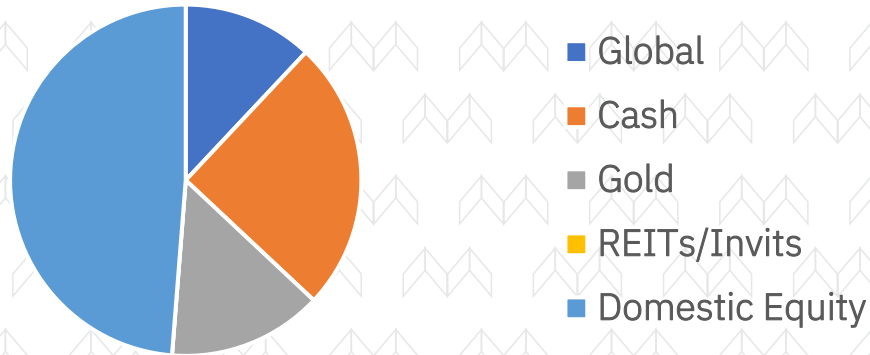
■ Low Risk Debt ■ Income ■ Gold ■ Global Equities ■ Indian Equities



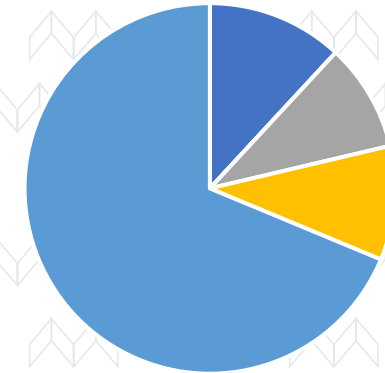
..... and should change with changing market environment



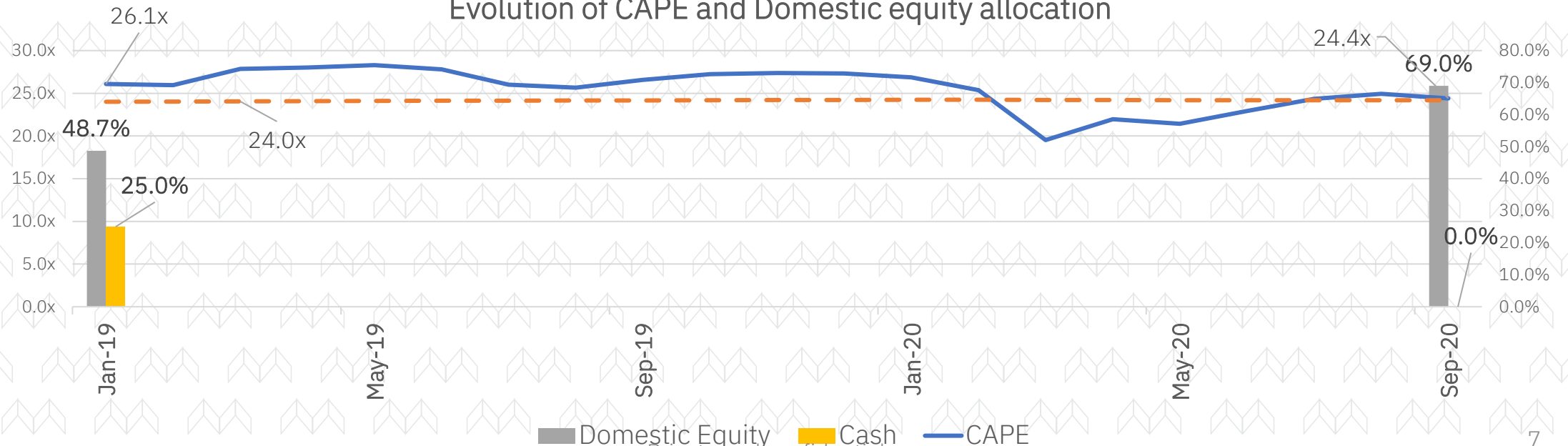
Asset allocation for Aggressive as of Jan-2019



Asset allocation for Aggressive as of Sep-2020



Evolution of CAPE and Domestic equity allocation



Asset classes perform differently in different market cycles

Diversification ensures you own best performing assets regardless of market cycle



- ✓ Nifty 50 have topped the table only 3 out of 14 years
- ✓ US Equities (S&P500*) have been top 2 performer in 10 out of 14 years
- ✓ Gold has been best performer in 5 years, but also the worst performer in 4 years

ALL asset classes delivered positive returns in 8 out of 14 years.

	CY 2010	CY 2011	CY 2012	CY 2013	CY 2014	CY 2015	CY 2016	CY 2017	CY 2018	CY 2019	CY 2020	CY 2021	CY 2022	CY 2023
Returns ↓	Gold (23%)	Gold (31%)	Nifty 50 (29%)	S&P 500 INR (50%)	Nifty 50 (33%)	Debt (9%)	S&P 500 INR (15%)	Nifty 50 (30%)	Gold (7%)	S&P 500 INR (34%)	Gold (31%)	S&P 500 INR (31%)	Gold (14%)	S&P 500 INR (27%)
	Nifty 50 (19%)	S&P 500 INR (21%)	S&P 500 INR (20%)	Cash (8%)	S&P 500 INR (16%)	Cash (8%)	Debt (13%)	S&P 500 INR (14%)	Cash (7%)	Gold (21%)	S&P 500 INR (21%)	Nifty 50 (26%)	Nifty 50 (6%)	Nifty 50 (21%)
	S&P 500 INR (11%)	Debt (7%)	Gold (13%)	Nifty 50 (8%)	Debt (14%)	S&P 500 INR (6%)	Gold (11%)	Gold (7%)	Debt (6%)	Nifty 50 (14%)	Nifty 50 (16%)	Cash (4%)	Cash (5%)	Gold (15%)
	Debt (5%)	Cash (6%)	Debt (9%)	Debt (4%)	Cash (9%)	Nifty 50 (-3%)	Cash (7%)	Cash (6%)	Nifty 50 (5%)	Debt (11%)	Debt (12%)	Debt (3%)	Debt (3%)	Debt (7%)
	Cash (3%)	Nifty 50 (-24%)	Cash (9%)	Gold (-5%)	Gold (-8%)	Gold (-7%)	Nifty 50 (4%)	Debt (5%)	S&P 500 INR (4%)	Cash (7%)	Cash (5%)	Gold (-7%)	S&P 500 INR (-9%)	Cash (7%)

Even within equities, performance of market caps & investing styles rotate frequently



CY 2010	CY 2011	CY 2012	CY 2013	CY 2014	CY 2015	CY 2016	CY 2017	CY 2018	CY 2019	CY 2020	CY 2021	CY 2022	CY 2023
Value (31%)	Quality (-10%)	Mid Cap (47%)	Quality (20%)	Value (79%)	Small Cap (11%)	Value (25%)	Small Cap (59%)	Quality (9%)	Large Cap (14%)	Small Cap (27%)	Small Cap (63%)	Value (23%)	Value (63%)
Quality (28%)	Large Cap (-24%)	Small Cap (40%)	Large Cap (8%)	Small Cap (72%)	Mid Cap (10%)	Mid Cap (7%)	Mid Cap (56%)	Large Cap (5%)	Quality (6%)	Quality (26%)	Value (56%)	Large Cap (6%)	Small Cap (49%)
Mid Cap (20%)	Mid Cap (-31%)	Value (32%)	Mid Cap (-1%)	Mid Cap (63%)	Quality (2%)	Large Cap (4%)	Value (47%)	Mid Cap (-13%)	Mid Cap (1%)	Mid Cap (26%)	Mid Cap (48%)	Mid Cap (4%)	Mid Cap (45%)
Large Cap (19%)	Small Cap (-35%)	Quality (31%)	Small Cap (-6%)	Quality (41%)	Large Cap (-3%)	Small Cap (1%)	Large Cap (30%)	Small Cap (-26%)	Small Cap (-7%)	Large Cap (16%)	Quality (26%)	Small Cap (-3%)	Quality (32%)
Small Cap (18%)	Value (-38%)	Large Cap (29%)	Value (-14%)	Large Cap (33%)	Value (-7%)	Quality (1%)	Quality (30%)	Value (-26%)	Value (-14%)	Value (9%)	Large Cap (26%)	Quality (-4%)	Large Cap (21%)

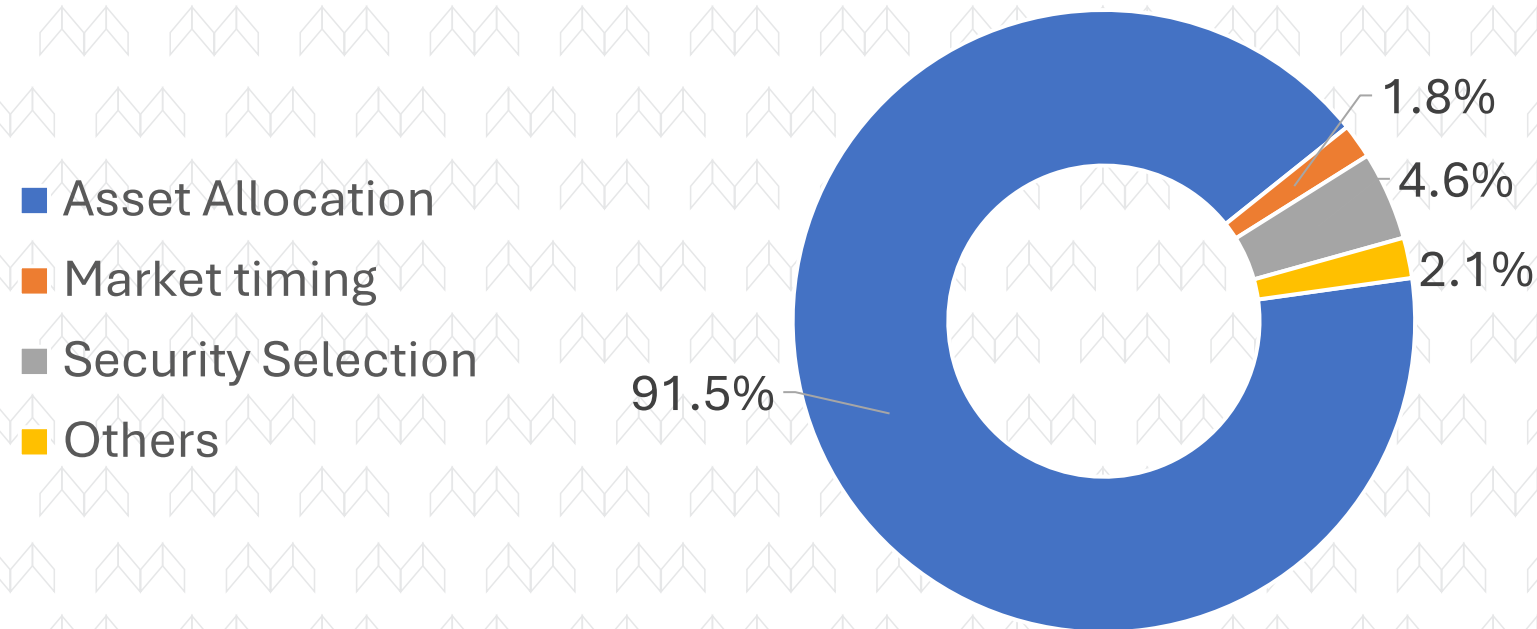
Asset allocation is the biggest driver of your overall investment returns



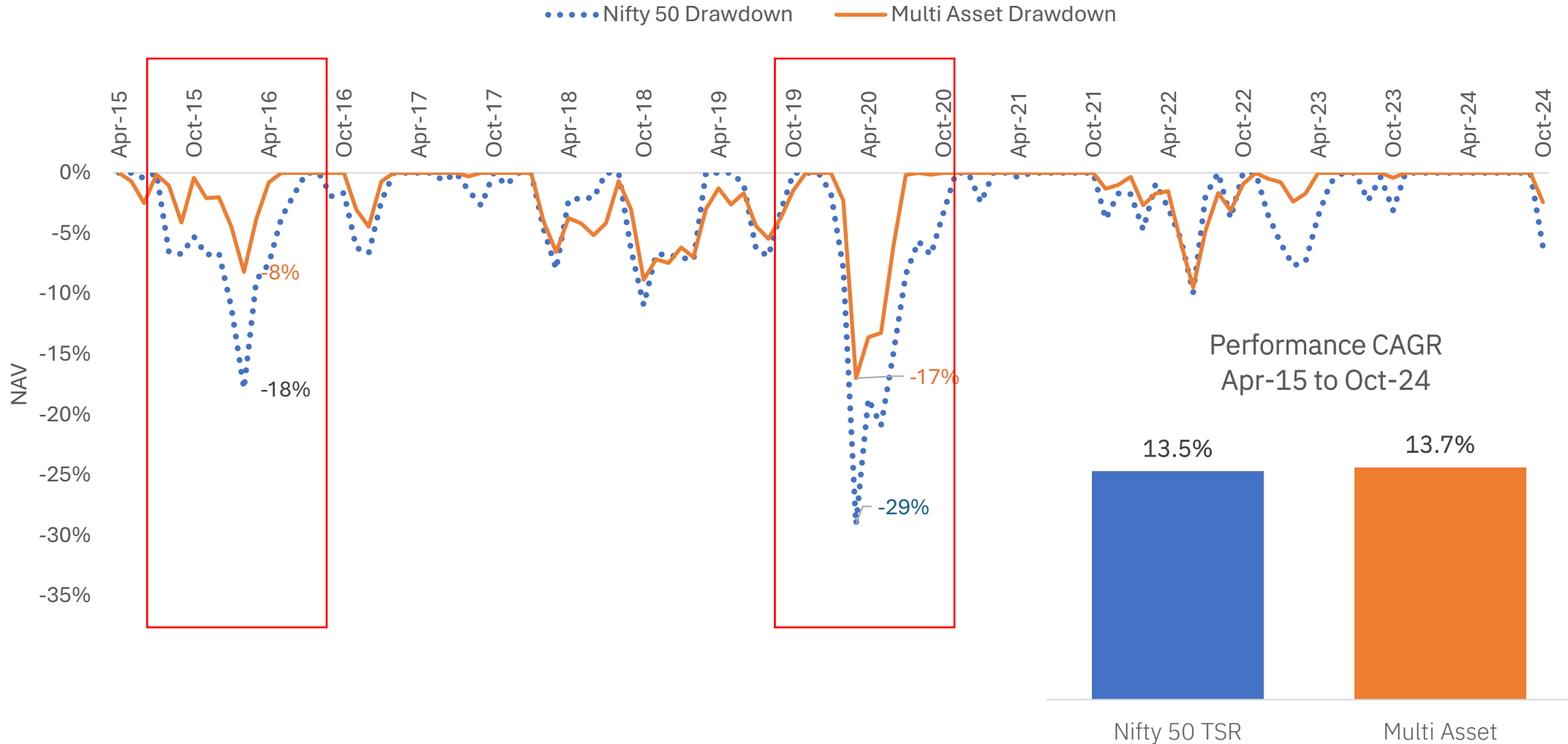
Investors often worry about which stock to buy or which fund to invest in.

However, asset allocation explains most of variation in investment returns and portfolio performance - both across time as well as across funds.

Determinants of investment performance

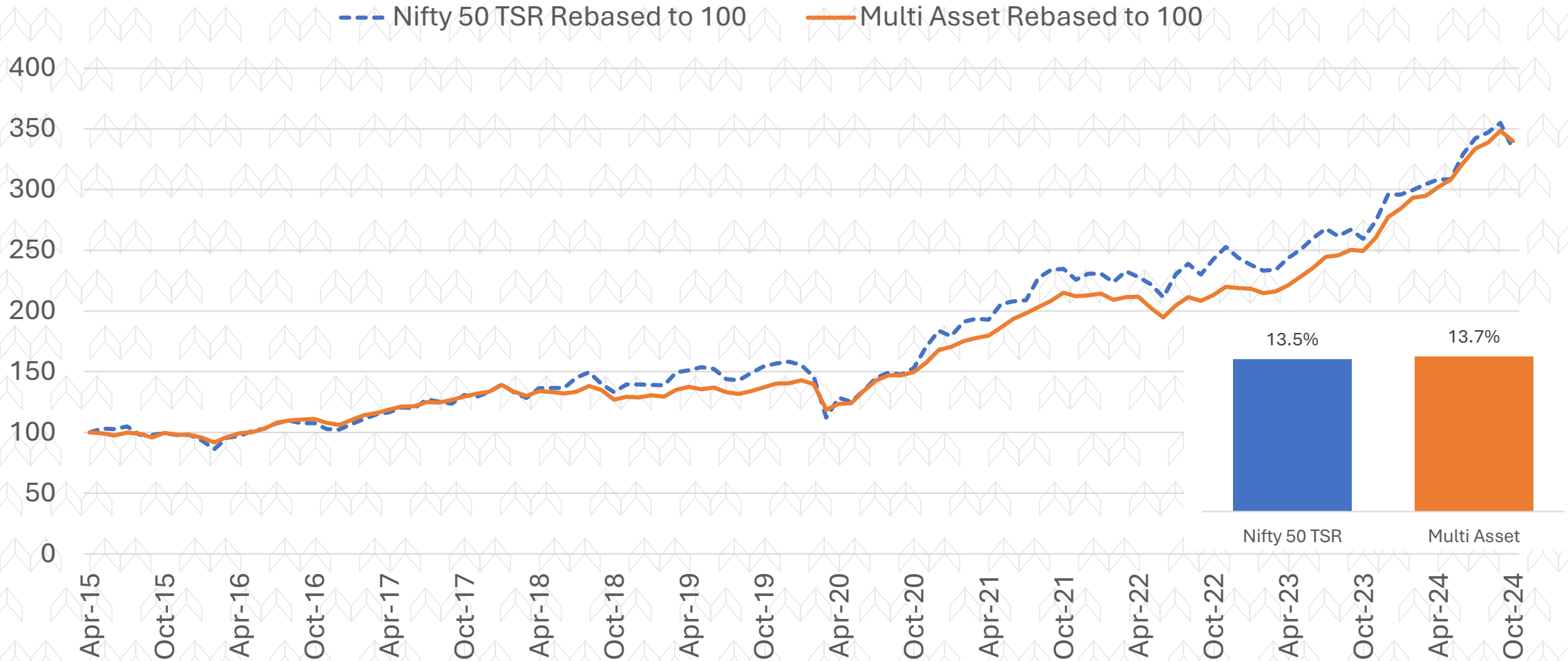


A diversified multi asset portfolio* can reduce risk



Disclaimer: This chart is for education/illustration purpose only and is not indicative of model or actual estimates/performance of the Marcellus portfolio. Please see appendix for example portfolio used for this chart. This is an example portfolio and does not represent Marcellus's model or actual portfolio

.... without compromising returns

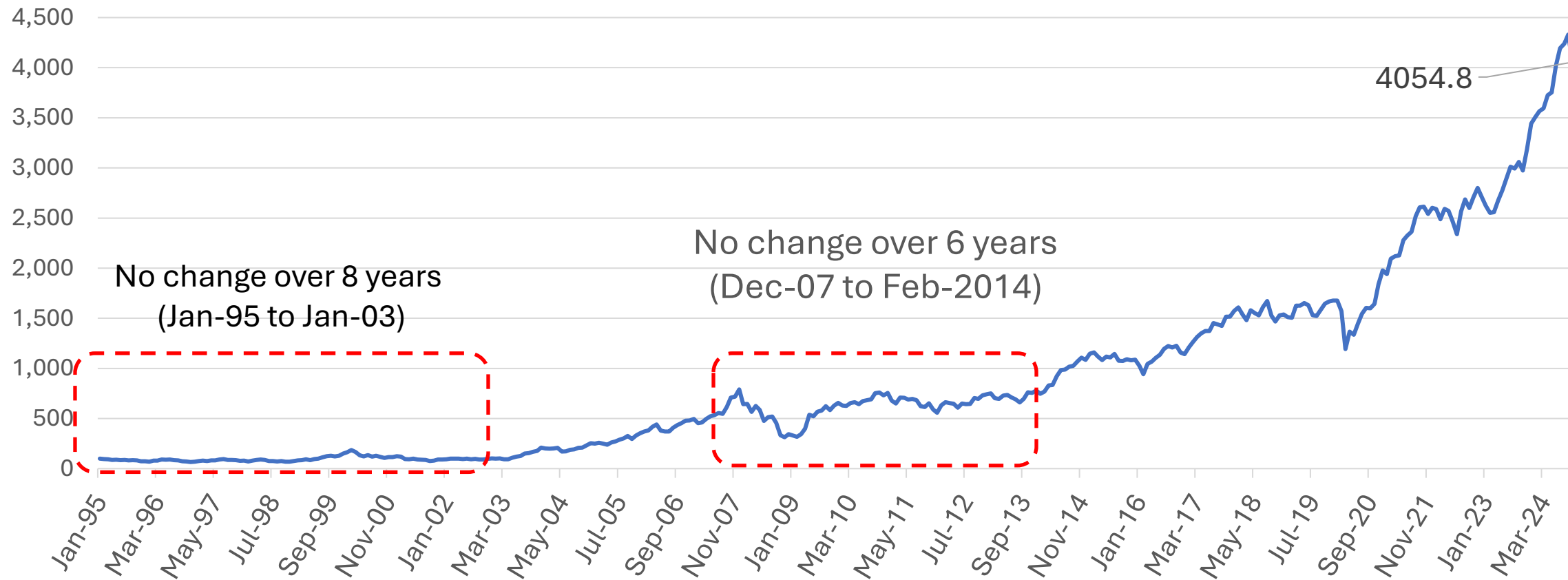


Disclaimer: This chart is for education/illustration purpose only and is not indicative of model or actual estimates/performance of the Marcellus portfolio. Please see appendix for example portfolio used for this chart. This is an example portfolio and does not represent Marcellus's model or actual portfolio

In time periods where equities do not deliver...



Nifty 500: ~30Y CAGR at 13.2%



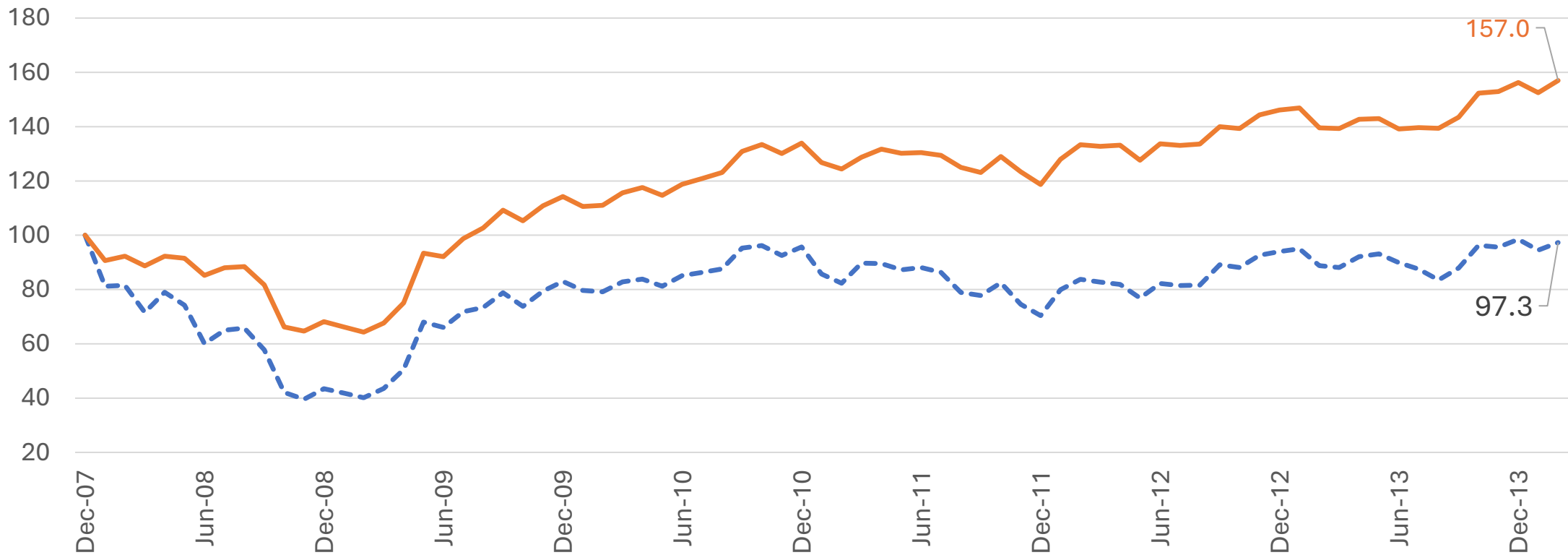
Source: Ace Equity, NSE historical data and Bloomberg, Marcellus Investment Managers

... an example Multi Asset Portfolio continues to perform



Nifty 500 vs Multi Asset [rebased to 100 in Dec-07]

--- Nifty 500 — Multi Asset Portfolio



Source: Ace Equity, NSE historical data and Bloomberg, Marcellus Investment Managers, This is an example portfolio and does not represent Marcellus's model or actual portfolio

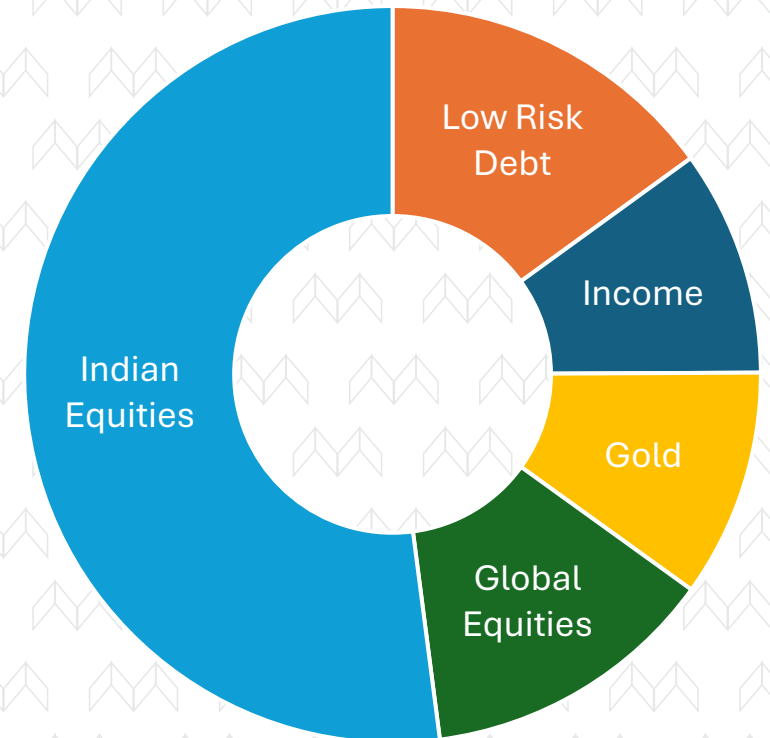
Private and confidential

Marcellus' Multi Asset Portfolios (MAP)



Diversified investing across asset classes and investing styles

➤ Asset Classes	Low Risk Debt Equities	Income Gold
➤ Equity Markets	Indian	Global
➤ Indian Equities	Large Cap Value	Small and Mid Cap Quality



- Actively managed PMS
- Diversification to reduce drawdown risks
- Systematic rebalancing to protect returns
- No conflict of interest – investments in Direct MF, ETF and actively traded securities
- Fund selection based on consistent performance and cost

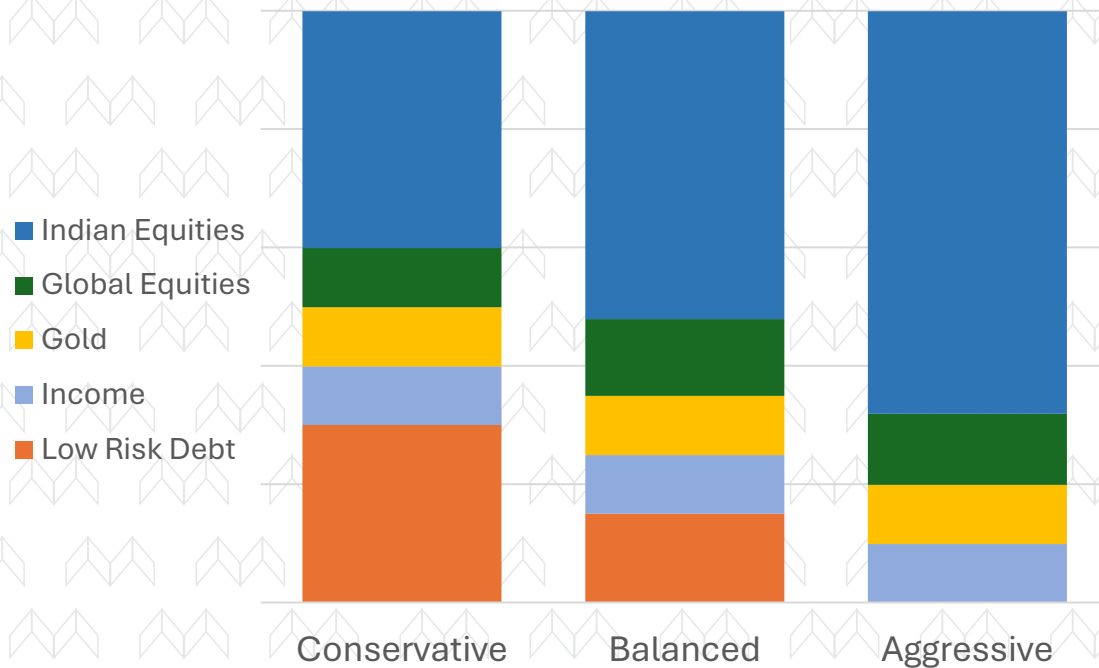
MAP has multiple variants to align with your needs



Your personalized financial plan drives the asset allocation for your Multi Asset Portfolio

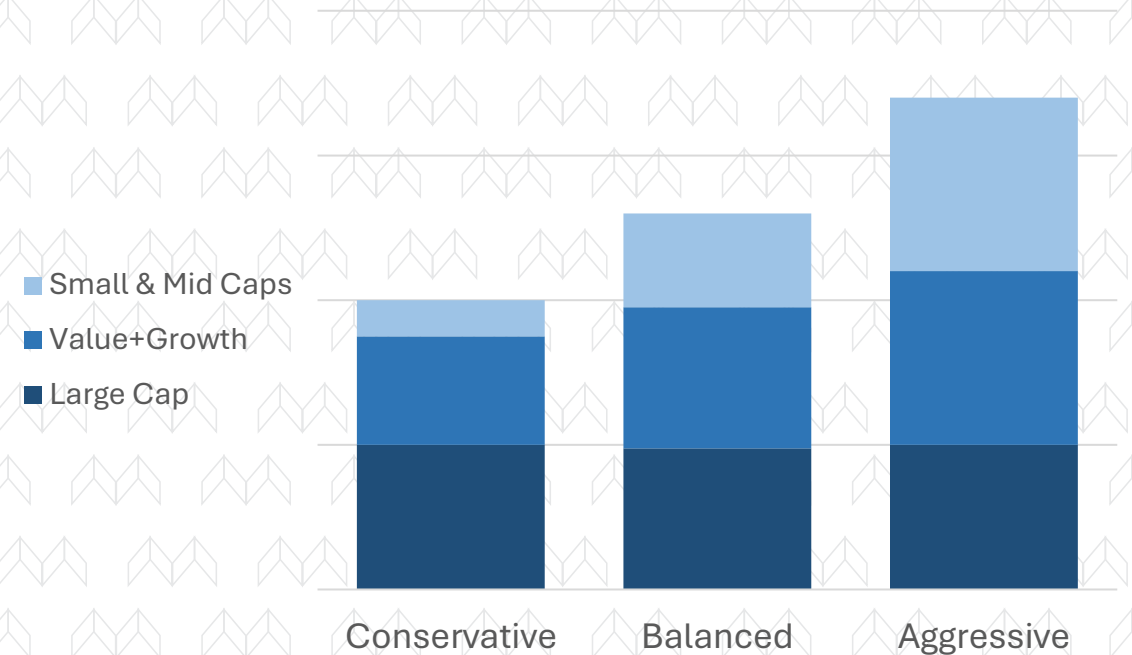
Allocation Across Asset Classes

Aggressive Allocation overweights on Indian Equities

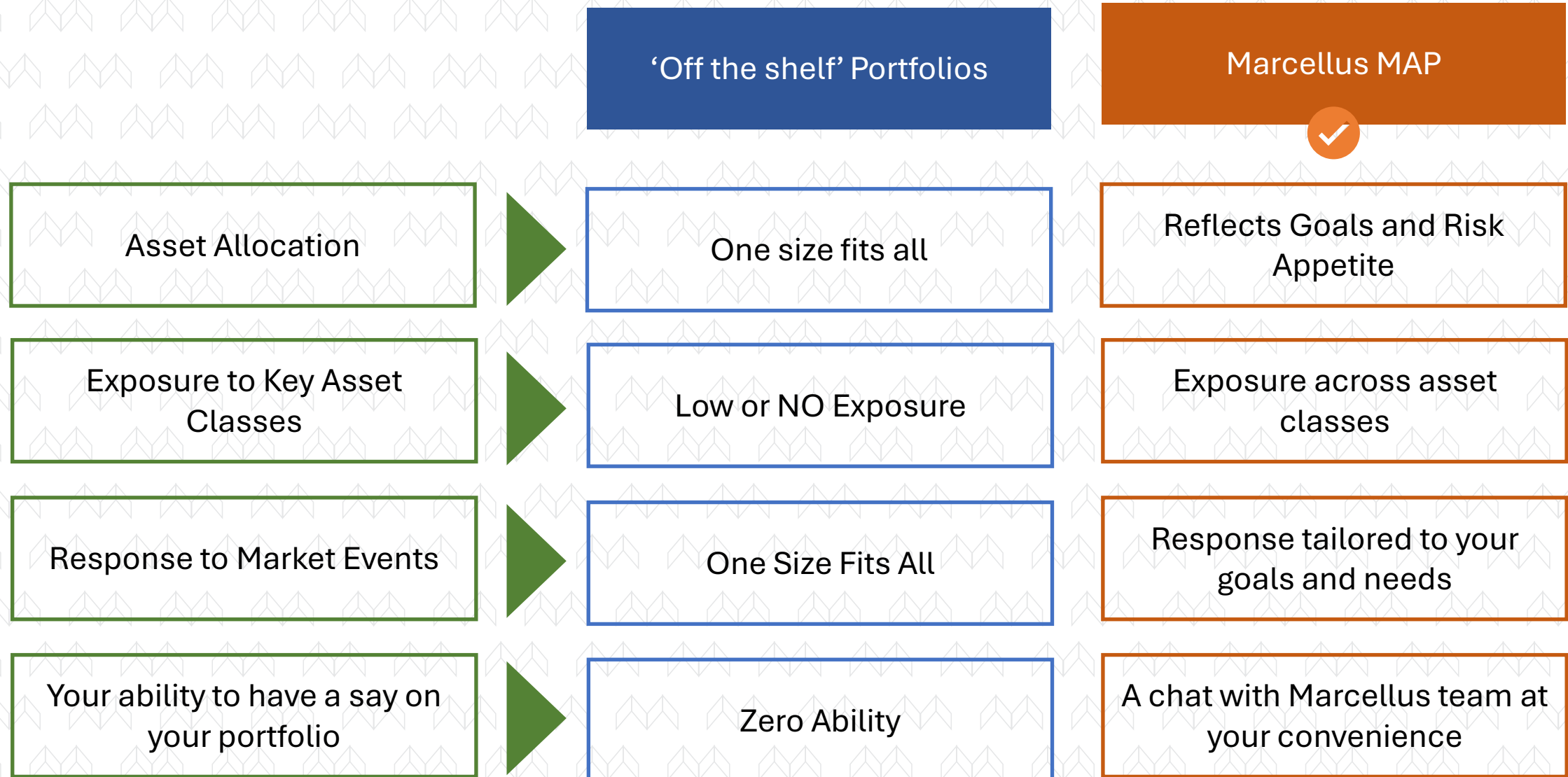


Allocation Within Indian Equities

Aggressive Allocation Overweights on Small and Mid Caps



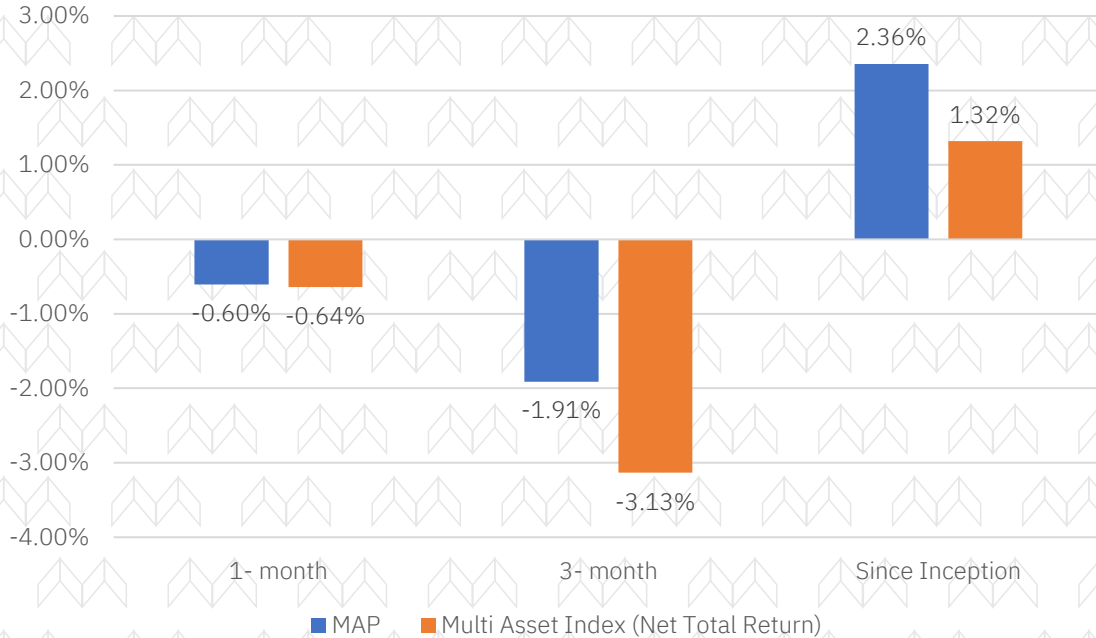
'Off the shelf' Multi Asset Portfolios are **NOT** tailored to your specific needs



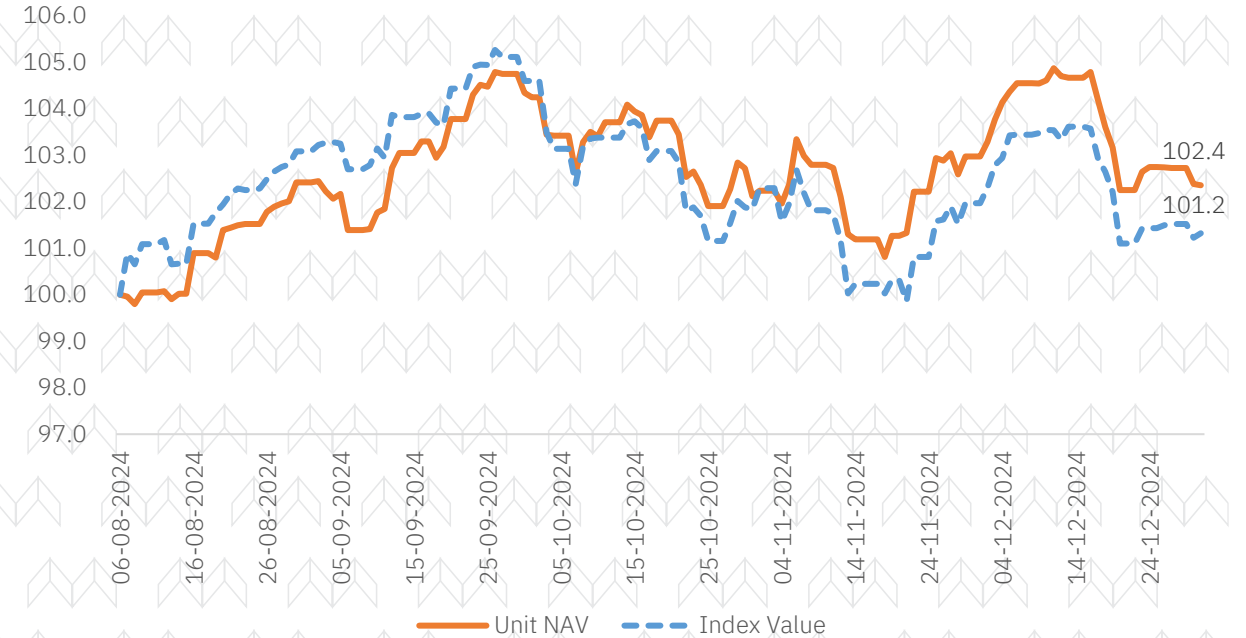
MAP Portfolio Performance



Marcellus Multi Asset Portfolio vs NIFTY Multi Asset (50:40:10) Index. Performance as on 31-Dec-24



Marcellus Multi Asset PMS vs Multi Asset Index from August 2024 till Dec 2024



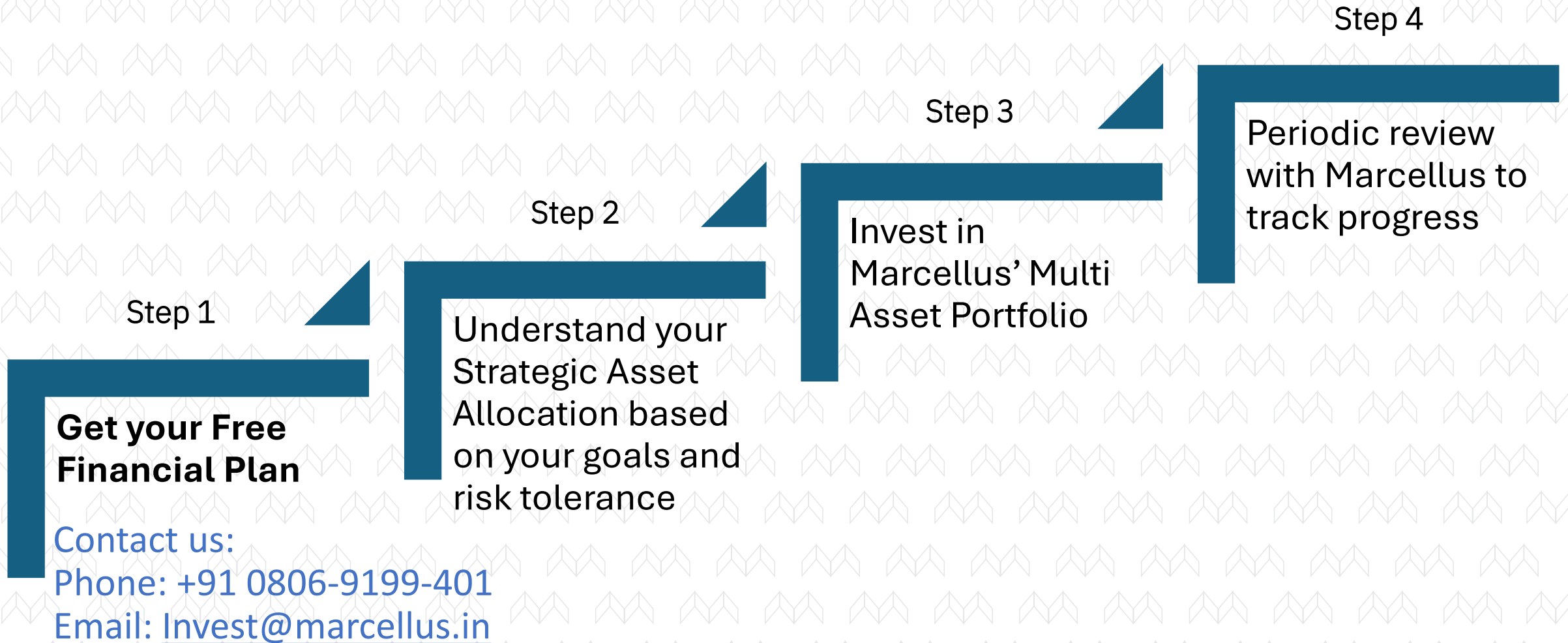
Benchmark: NIFTY Multi Asset - Equity Arbitrage REITS INVITS (50:40:10) Index

Source: Marcellus Investment Managers, Wealth Spectrum

Marcellus Performance Data shown is net of fixed fees and expenses charged till Dec 31st (last quarter) and is net of Performance fees charged for client accounts, whose account anniversary / performance calculation date falls up to the last date of this performance period; since inception & 3 years returns are annualized; other Investment returns are absolute.

For relative performance of particular Investment Approach to other Portfolio Managers within the selected strategy, please refer <https://www.apmiindia.org/apmi/welcomeiaperformance.htm?action=PMSmenu>, Under PMS Provider Name please select Marcellus Investment Managers Private Limited and select your Investment Approach Name for viewing the stated disclosure. The calculation or presentation of performance results in this publication has NOT been approved or reviewed by the US SEC, SEBI or any other regulatory authority.

Your next four steps to financial freedom



Key Information



- **Minimum Investment: Rs 50 lakhs**
- **Investments in 'Direct' code MF, ETF and actively traded securities**
- **Transparent fee with no conflict of interest**
- **Marcellus Fee: 0.50% Fixed Fee per annum (charged quarterly on average daily AUM)**
- **Available for Resident Indians**

Disclosures



Note: The above material is neither investment research, nor investment advice. Marcellus Investment Managers Private Limited (“Marcellus”) is regulated by the Securities and Exchange Board of India (“SEBI”) as a provider of Portfolio Management Services and an Alternative Investments Manager. Marcellus is also registered with US Securities and Exchange Commission (“US SEC”) as an Investment Advisor. No content of this publication including the performance related information is verified by SEBI or US SEC. If any recipient or reader of this material is based outside India or US, please note that Marcellus may not be regulated in such jurisdiction and this material is not a solicitation to use Marcellus’s services. This communication is confidential and privileged and is directed to and for the use of the addressee only. The recipient, if not the addressee, should not use this material if erroneously received, and access and use of this material in any manner by anyone other than the addressee is unauthorized. If you are not the intended recipient, please notify the sender by return email and immediately destroy all copies of this message and any attachments and delete it from your computer system, permanently. No liability whatsoever is assumed by Marcellus as a result of the recipient or any other person relying upon the opinion unless otherwise agreed in writing. The recipient acknowledges that Marcellus may be unable to exercise control or ensure or guarantee the integrity of the text of the material/email message and the text is not warranted as to its completeness and accuracy. The material, names and branding of the investment style do not provide any impression or a claim that these products/strategies achieve the respective objectives. Marcellus and/or its associates, employees, the authors of this material (including their relatives) may have financial interest by way of investments in the companies covered in this material.

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Exhibit 1: Multi Asset Model Portfolio used for demonstrating drawdowns



Sector Representative	Index	Weight
Income	CRISIL Comp. Bond Index	25.0%
Gold	Gold	10.0%
Global Equities	SP500 TR INR	13.0%
India Small Cap	Nifty Smallcap 250	12.0%
India Large Cap	Nifty 50 TR	20.0%
India Quality	Nifty 200 Qaulity 30	10.0%
India Value	Nifty 500 Value 50	10.0%
	Total	100.0%

Source: Bloomberg, NSE
Nifty = Nifty TSR
Rebalanced Monthly

Disclaimer: This is an example portfolio and does not represent Marcellus's model or actual portfolio.



Thank you!

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